

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	:	09/734,694	Confirmation No:	6528
Applicant	:	Ravi Ganesan		
Filed	:	December 13, 2000		
Title	:	Dynamic Biller List Generation		
Art Unit	:	3696		
Examiner	:	Ella Colbert		
Docket No.	:	23952-0138		
Customer No.	:	72386		

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Sir:

Responsive to the Non-final Office Action dated May 26, 2009, the Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that all of the claims are patentable, and that the application be allowed.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 17 of this paper.

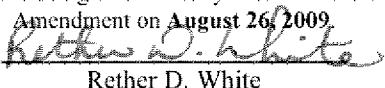
Amendments to the Drawings begin on page 27 of this paper and include attached replacement sheets.

Remarks begin on page 28 of this paper.

The **Conclusion** begins on page 34 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop:

Amendment on August 26, 2009

Rether D. White